

Proposed NU Business Name: AKLIMA DAIRY FARM



Project identification and prepared by: MST. MAHFUJA KHATUN
Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. AKLIMA KHATUN
Age	:	04-05-1997(20Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Gonarchala ;P.O: Kachuya P.S: Shakhipur, Dist. Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. NASIMA
(iii) Father's name	:	MD. SHAFIKUL ISLAM
(iv) GB member's info	:	Branch: Kachuya, Centre # 02 (Female), Member ID: 5876, Group No: 09 Member since:01-01-2002(15 Years) First loan: BDT 5,000/- Existing loan: BDT 35,000/- Outstanding loan: BDT 23,029/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences & Skill	:	08 years of business experience.
Own Business and Training Info	:	08 years experience in running business. Yes, He has 08 years training
Other Own/Family Sources of Income	:	Yes, she has a contractor.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818-439351
Mother's Contact No.	:	01780-383261
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. NASIMA joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	AKLIMA DAIRY FARM
Location	:	Vill: Gonarchala ;P.O: Kachuya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 1,20,000(from existing business) 60% Required Investment BDT 80,000(as equity) 40%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	14 ft x 9 ft= 126 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow, Calf, Ox, Milk.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The farm is own.▪Collects goods from Borchana in Tangail.▪Agreed grace period is 3 months.

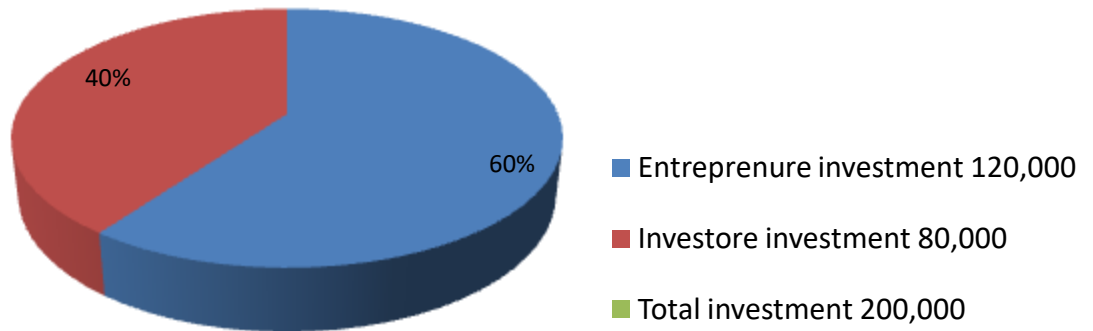
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow, Calf, Ox, Milk	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Cow, Calf, Ox, Milk	1,400	42,000	504,000
Total variable Expense (B)	1,400	42,000	504,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		300	3,600
Total fixed Cost (D)		5,600	67,200
Net Profit (E) [C-D]		12,400	148,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Ox	2	60000	120000	Cow	1	80000	80,000	200,000
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
Security			0			0	0	0
Total			120000			80000	80,000	200,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Cow, Calf, Ox, Milk	2,800	84,000	1,008,000	1,058,400	1,111,320
		0	0	0	0
Total Sales (A)	2,800	84,000	1,008,000	1,058,400	1,111,320
Less. Variable Expense		0	0	0	0
Cow, Calf, Ox, Milk	1,960	58,800	705,600	740,880	777,924
Total variable Expense (B)	1,960	58,800	705,600	740,880	777,924
Contribution Margin (CM) [C=(A-B)	840	25,200	302,400	317,520	333,396
Less. Fixed Expense			0	0	0
Rent		0	0	0	0
Electricity Bill		300	3,600	3,780	3,969
Transportation		0	0	0	0
Salary (self)		5,000	60,000	63,000	66,150
Salary(sttaf)		0	0	0	0
Entertainment		0	0	0	0
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		300	3,600	3,780	3,969
Non Cash Item			0	0	0
Depreciation		0	0	0	0
Total Fixed Cost		5,600	67,200	70,560	74,088
Net Profit (E) [C-D)		19,600	235,200	246,960	259,308
Investment Payback			32,000	32,000	32,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	235,200	246960	259308
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		203200	418160
	Total Cash Inflow	315,200	450,160	677,468
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	203,200	418,160	645,468

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







নাম: সাক্ষাৎসাহিত্য ইত্যাদি
র নাম: সাক্ষাৎসাহিত্য প্রক
র সংক্ষিপ্ত জীবন বৃত্তান্ত:
ইচ্ছা: সাক্ষাৎসাহিত্য ইত্যাদি
২০ বছর জন্ম তারিখ: ০৪/০৫/২০০০
যোগ্যতা: সাক্ষাৎসাহিত্য তত্ত্ব বর্ষ
মবস্থা: সাক্ষাৎসাহিত্য -
র সংখ্যা: ১
র সংখ্যা: ১৫ই ১ স্থান
না: গ্রাম: সাক্ষাৎসাহিত্য পো: কাকড়া
: গ্রাম: ৫ পো: ৫
মাইল নং- ০১৮১৮-৪০৬৬৬৬৬
সদস্য কে? বাবা / মা। বাবা / মা
ইচ্ছা: সাক্ষাৎসাহিত্য ইত্যাদি
ইচ্ছা: সাক্ষাৎসাহিত্য ইত্যাদি